

United States Bankruptcy Court  
District of MarylandIn re:  
Wallace Allen Simpson  
Marchelle Romona Simpson  
DebtorsCase No. 11-13293-JS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-1

User: admin  
Form ID: B18Page 1 of 3  
Total Noticed: 43

Date Rcvd: Jun 03, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2011.

db/db cr +Wallace Allen Simpson, Marchelle Romona Simpson, 3601 Cedar Dr, Baltimore, MD 21207-6305  
+GMAC Mortgage, LLC, Randa S. Azzam, Esquire, Samuel I. White, P.C., 913 King Street, Alexandria, VA 22314-3018

26577392 Bank of America, c/o Northstar, Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943

26577396 Caton Emergency Physicians, PO Box 7937, Philadelphia, PA 19101-7937

26577398 +Chase, c/o Frederick J. Hanna Esq, 1427 Roswell Rd, Marietta, GA 30062-3668

26577401 CitiFinancial, Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489

26577400 +CitiFinancial, Bankruptcy Dept, PO Box 140699, Irving, TX 75014-0699

26577404 CitiMortgage Inc, PO Box 689196, Des Moines, IA 50368-9196

26577402 +Citifinancial, 300 St Paul Pl, Baltimore, MD 21202-2120

26577405 +City of Baltimore, Dept of Finance/Water bills, Bureau of Treasury Mgmt, 200 Holliday St, Baltimore, MD 21202-3618

26577498 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305

26577406 +DSNB/Macy's, c/o Van Ru Credit Corp, 1350 E. Touhy Ave Ste 100 E, Des Plaines, IL 60018-3303

26577501 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606

26577407 +Equable Ascent Financial LLC, c/o MRS Associates of New Jersey, 701 Brooksedge Plaza Dr, Westerville, OH 43081-4913

26577410 +FIA, PO Box 982235, El Paso, TX 79998-2235

26577412 +FIA Card Services, c/o LTD Financial Services, 7322 Southwest Freeway Ste 1600, Houston, TX 77074-2053

26577413 +FIA Card Services, c/o Weinstock, Friedman, 4 Reservoir Circle 2nd fl, Pikesville, MD 21208-6319

26577415 GMAC Mortgage, 3451 Hammond Ave, PO Box 780, Waterloo, IA 50704-0780

26577416 GMAC Mortgage Corp, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622

26577418 HSBC Bank Nevada, 111 Town Center Dr, Las Vegas, NV 89144

26577417 +HSBC Bank Nevada, c/o Peroutka & Peroutka, 8028 Ritchie Hwy Ste 300, Pasadena, MD 21122-1360

26577421 +Maiden Choice, Cardiac Diagnostic, 724 Maiden Choice La Ste 203, Baltimore, MD 21228-5917

26577422 +NCO Financial Services/51, 507 Prudential Rd, Horsham, PA 19044-2368

26577423 NCO Financial Services/99, 597 Prudential Rd, Horsham, PA 19044

26577424 +St. Agnes Healthcare, 900 Caton Ave, Baltimore, MD 21229-5295

26577500 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201

26577426 +Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526

26577499 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26577391 EDI: AGFINANCE.COM Jun 03 2011 19:28:00 American General, Financial Services, PO Box 3251, Evansville, IN 47731-3251

26577393 EDI: CAPITALONE.COM Jun 03 2011 19:28:00 Capital One, PO Box 85167, Richmond, VA 23285-5167

26577394 +EDI: AIS.COM Jun 03 2011 19:28:00 Capital One, PO Box 54529, Oklahoma City, OK 73154-1529

26577395 +EDI: CAPITALONE.COM Jun 03 2011 19:28:00 Capital One Bank, 1680 Capital One Dr, Mc Lean, VA 22102-3407

26577397 EDI: CHASE.COM Jun 03 2011 19:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

26577399 +EDI: CIAC.COM Jun 03 2011 19:28:00 Citi Mortgage, 4050 Regent Blvd, Irving, TX 75063-2246

26577403 EDI: CIAC.COM Jun 03 2011 19:28:00 CitiFinancial Mortgage, PO Box 142199, Irving, TX 75014-2199

26577408 +E-mail/Text: BKNOTICES@EAFLLC.COM Jun 03 2011 19:35:42 Equable Ascent Fncl LLC, 5 Revere Dr Ste 510, Northbrook, IL 60062-8007

26577409 +E-mail/Text: BKNOTICES@EAFLLC.COM Jun 03 2011 19:35:42 Equable Ascent Fncl LLC, 1120 W Lake Cook Rd Ste B, Buffalo Grove, IL 60089-1970

26577411 EDI: BANKAMER.COM Jun 03 2011 19:28:00 FIA Card Services, PO Box 15026, Wilmington, DE 19850-5026

26577414 +EDI: BANKAMER.COM Jun 03 2011 19:28:00 FIA Card Services NA, 655 Papermill Rd, Newark, DE 19711-7500

26577419 +EDI: TSYS2.COM Jun 03 2011 19:28:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999

26577420 +EDI: TSYS2.COM Jun 03 2011 19:28:00 Macy's, 111 Boulder Industrial Dr, Bridgeton, MO 63044-1241

26577425 +EDI: STFI.COM Jun 03 2011 19:28:00 Suntrust, Attn: Bankruptcy Dept, PO Box 85092, Richmond, VA 23285-5092

26577427 +EDI: STFI.COM Jun 03 2011 19:28:00 Suntrust Bank, 1001 Semmes Ave, Richmond, VA 23224-2245

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

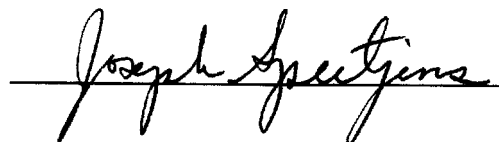
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2011 at the address(es) listed below:

Mark J. Friedman yvonne.garber@dlapiper.com

Philip I. Klein on behalf of Debtor Marchelle Simpson piklein@mindspring.Com

Randa S. Azzam on behalf of Creditor GMAC Mortgage, LLC razzam@siwpc.com,  
qsheppard@siwpc.com, selliot@siwpc.com, kmiller@siwpc.com, vmetcalfe@siwpc.com, lgodwin@siwpc.com

TOTAL: 3

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
District of Maryland  
Baltimore Division  
101 West Lombard Street, Ste. 8530  
Baltimore, MD 21201

**Case No. 11-13293**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wallace Allen Simpson  
3601 Cedar Dr  
Baltimore, MD 21207

Marchelle Romona Simpson  
fka Marchelle R Tillery  
3601 Cedar Dr  
Baltimore, MD 21207

Social Security / Individual Taxpayer ID No.:

xxx-xx-6262

xxx-xx-3229

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/3/11

James F. Schneider  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**